

Via Facsimile and U.S. Mail  
Mail Stop 6010

May 16, 2007

Louis G. Lower, II  
President and Chief Executive Officer  
Horace Mann Educators Corporation  
1 Horace Mann Plaza  
Springfield, Illinois 62715

**Re: Horace Mann Educators Corporation**  
**Form 10-K for the Fiscal Year Ended December 31, 2005**  
**Filed March 16, 2006**  
**File Number: 001-10890**

Dear Mr. Lower:

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Jim Atkinson  
Accounting Branch Chief